

**Fill in this information to identify the case:**Debtor 1 MARGARET CULBERTSONDebtor 2  
(Spouse, if filing) \_\_\_\_\_United States Bankruptcy Court for the: Eastern District of Pennsylvania

(State)

Case Number: 18-18473-PMM**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: PHH MORTGAGE CORP Court claim no. (if known): 1Last 4 digits of any number you use to identify the debtor's account 3 8 9 2Property Address: 1129 AGNEW DRIVE  
DREXEL HILL, PA 19026**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>26,617.61</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>26,617.61</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>-0-</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>-0-</u>
e. Allowed postpetition arrearage:	(e) \$ <u>13,243.01</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>13,243.01</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>39,860.62</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \_\_\_\_\_

The next postpetition payment is due on

   /    /     
MM / DD / YYYY☒ Mortgage is paid directly by the debtor(s).

Debtor 1 MARGARET CULBERTSON  
Name

Case number (if known) 18-18473-PMM

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Kenneth E. West  
Signature

Date 10/18/2024

Trustee Kenneth E. West

Address P.O. Box 40837  
Philadelphia, PA 19107

Contact phone (215) 627-1377

Email [info@ph13trustee.com](mailto:info@ph13trustee.com)

Debtor 1 **MARGARET CULBERTSON**  
Name

Case number (if known) **18-18473-PM**

## History Of Payments

### Part 2 - b

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	10/09/2019	2496564	Disbursement To Creditor/Pr	655.38
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	12/09/2019	2499635	Disbursement To Creditor/Pr	530.24
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	01/09/2020	2502388	Disbursement To Creditor/Pr	530.24
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	05/08/2020	2508390	Disbursement To Creditor/Pr	338.99
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	06/10/2020	2509920	Disbursement To Creditor/Pr	566.54
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	07/13/2020	2511407	Disbursement To Creditor/Pr	566.54
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	09/10/2020	2514298	Disbursement To Creditor/Pr	566.54
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	10/07/2020	2515730	Disbursement To Creditor/Pr	566.53
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	11/10/2020	2517206	Disbursement To Creditor/Pr	1,158.26
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	12/09/2020	2518676	Disbursement To Creditor/Pr	1,158.25
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	02/10/2021	2521560	Disbursement To Creditor/Pr	579.13
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	03/08/2021	2523062	Disbursement To Creditor/Pr	579.13
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	04/09/2021	2524528	Disbursement To Creditor/Pr	1,158.25
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	06/09/2021	2527578	Disbursement To Creditor/Pr	579.13
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	07/09/2021	2529042	Disbursement To Creditor/Pr	579.13
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	11/09/2021	3002066	Disbursement To Creditor/Pr	2,391.17
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	01/10/2022	3004690	Disbursement To Creditor/Pr	589.16
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	02/07/2022	3006017	Disbursement To Creditor/Pr	589.15
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	04/12/2022	3008650	Disbursement To Creditor/Pr	1,178.32
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	07/12/2022	3012549	Disbursement To Creditor/Pr	1,767.47
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	09/08/2022	3015020	Disbursement To Creditor/Pr	589.16
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	10/11/2022	3016186	Disbursement To Creditor/Pr	589.16
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	11/15/2022	3017471	Disbursement To Creditor/Pr	1,178.31
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	12/13/2022	3018734	Disbursement To Creditor/Pr	586.70
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	01/10/2023	3019959	Disbursement To Creditor/Pr	589.16
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	02/08/2023	3021159	Disbursement To Creditor/Pr	589.16
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	03/09/2023	3022411	Disbursement To Creditor/Pr	1,180.77
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	04/12/2023	3023663	Disbursement To Creditor/Pr	589.16
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	05/09/2023	3024924	Disbursement To Creditor/Pr	589.16
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	06/13/2023	3026107	Disbursement To Creditor/Pr	589.15
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	07/13/2023	3027242	Disbursement To Creditor/Pr	589.16
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	08/15/2023	3028386	Disbursement To Creditor/Pr	1,178.32
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	11/09/2023	3031555	Disbursement To Creditor/Pr	576.34
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	12/21/2023	4000143	Disbursement To Creditor/Pr	576.35
Total for Part 2 - b:						26,617.61

### Part 2 - f

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	03/09/2020	2505527	Disbursement To Creditor/Pr	399.42
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	05/08/2020	2508390	Disbursement To Creditor/Pr	499.95
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	06/10/2020	2509920	Disbursement To Creditor/Pr	247.96
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	07/13/2020	2511407	Disbursement To Creditor/Pr	247.96
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	09/10/2020	2514298	Disbursement To Creditor/Pr	247.96
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	10/07/2020	2515730	Disbursement To Creditor/Pr	247.97
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	11/10/2020	2517206	Disbursement To Creditor/Pr	506.94
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	12/09/2020	2518676	Disbursement To Creditor/Pr	506.95
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	02/10/2021	2521560	Disbursement To Creditor/Pr	253.47
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	03/08/2021	2523062	Disbursement To Creditor/Pr	253.47
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	04/09/2021	2524528	Disbursement To Creditor/Pr	506.95
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	06/09/2021	2527578	Disbursement To Creditor/Pr	253.47
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	07/09/2021	2529042	Disbursement To Creditor/Pr	253.47
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	11/09/2021	3002066	Disbursement To Creditor/Pr	1,794.87
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	01/10/2022	3004690	Disbursement To Creditor/Pr	293.12
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	02/07/2022	3006017	Disbursement To Creditor/Pr	293.13
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	04/12/2022	3008650	Disbursement To Creditor/Pr	586.24
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	07/12/2022	3012549	Disbursement To Creditor/Pr	879.37
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	09/08/2022	3015020	Disbursement To Creditor/Pr	293.12
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	10/11/2022	3016186	Disbursement To Creditor/Pr	293.12
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	11/15/2022	3017471	Disbursement To Creditor/Pr	586.25
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	12/13/2022	3018734	Disbursement To Creditor/Pr	291.90
1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	01/10/2023	3019959	Disbursement To Creditor/Pr	293.12
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1	PHH MORTGAGE CORP	Secured Arrears Order On Stij	03/09/2023	3022411	Disbursement To Creditor/Pr	587.47

Debtor 1 **MARGARET CULBERTSON**  
Name

Case number (if known) **18-18473-PMM**

## History Of Payments

### Part 2 - f

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1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	05/09/2023	3024924	Disbursement To Creditor/Pr	293.12
1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	06/13/2023	3026107	Disbursement To Creditor/Pr	293.13
1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	07/13/2023	3027242	Disbursement To Creditor/Pr	293.12
1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	08/15/2023	3028386	Disbursement To Creditor/Pr	586.24
1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	11/09/2023	3031555	Disbursement To Creditor/Pr	286.76
1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	12/21/2023	4000143	Disbursement To Creditor/Pr	286.75
<b>Total for Part 2 - f:</b>						<b>13,243.01</b>

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Check one

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x/s/ Kenneth E. West  
Signature

Date 10/18/2024

Trustee Kenneth E. West

Address P.O. Box 40837  
Philadelphia, PA 19107

Contact phone (215) 627-1377

Email [info@ph13trustee.com](mailto:info@ph13trustee.com)

Debtor 1 **MARGARET CULBERTSON**  
Name

Case number (if known) **18-18473-PM**

## History Of Payments

### Part 2 - b

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1	PHH MORTGAGE CORP	Secured Arrears Mortgage	07/09/2021	2529042	Disbursement To Creditor/Pr	579.13
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	11/09/2021	3002066	Disbursement To Creditor/Pr	2,391.17
1	PHH MORTGAGE CORP	Secured Arrears Mortgage	01/10/2022	3004690	Disbursement To Creditor/Pr	589.16
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1	PHH MORTGAGE CORP	Secured Arrears Mortgage	07/13/2023	3027242	Disbursement To Creditor/Pr	589.16
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<b>Total for Part 2 - b:</b>						<b>26,617.61</b>

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Debtor 1 MARGARET CULBERTSON  
Name

Case number (if known) 18-18473-PMM

## History Of Payments

### Part 2 - f

<u>Claim ID</u>	<u>Name</u>	<u>Creditor Type</u>	<u>Date</u>	<u>Check #</u>	<u>Posting Description</u>	<u>Amount</u>
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1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	07/13/2023	3027242	Disbursement To Creditor/Pr	293.12
1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	08/15/2023	3028386	Disbursement To Creditor/Pr	586.24
1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	11/09/2023	3031555	Disbursement To Creditor/Pr	286.76
1	PHH MORTGAGE CORP	Secured Arrears Order On Stip	12/21/2023	4000143	Disbursement To Creditor/Pr	286.75
<b>Total for Part 2 - f:</b>						<b>13,243.01</b>